

CLAIMS

- 1- A method for executing transactions in a system that enables financial transactions through wireless communication network characterised in that a request for approval is sent to a payee's mobile handset or connectable electronic device, when a simple payment is sent by a payer to the payee.
- 2- A method according to claim 1 characterised in that the approval or rejection of payment by the payee is validated by inputting a password, or by another mean like finger print authentication mechanism, or voice authentication mechanism, or face authentication mechanism .
- 3- A method according to claims 1 or 2 characterised in that the approval or rejection decision is sent to a Transaction Processing Platform through the wireless communication network in a data file containing a digital signature of the content of the file.
- 4- A method according to claim 3 characterised in that the data file is encrypted before being sent.
- 5- A system that enables financial transactions through wireless communication network, characterised in that a subscriber to the financial transaction service can open at least one special list of Financial Transaction Accounts associated to his/her own account.

- 6- A system according to claim 5 characterised in that financial transactions made with the accounts included in said special list shall follow at least one particular rule.
- 7- A system according to claim 6 characterised in that the particular rule or rules are checked and implemented by the Transaction Processing Platform.
- 8- A system according to claim 6 characterised in that the particular rule or rules are checked and implemented by the mobile handset or the connectable electronic device and/or the Subscriber Identity Module.
- 9- A system according to any one of claims 5 to 8 characterised in that the subscriber can remove from his/her special list or add to his/her special list one or more accounts directly from his mobile handset or connectable electronic device, or by internet.
- 10-A system according to any one of claims 5 to 9 characterised in that a subscriber can include in his/her special list all other Financial Transaction Accounts that exist in the system.
- 11-A system according to any one of claims 5 to 10 characterised in that the all the existing special lists in the system are stored in a database or in files managed and/or interfaced with the Transaction Processing Platform.
- 12-A system according to any one of claims 5 to 11 characterised in that the special lists of a subscriber are stored in part or in totality in a memory of his/her mobile handset or connectable

electronic device, and/or in the memory of the Subscriber Identity Module.

13-A system according to claims 7 or 8 characterised in that the rule defining a special list is: no transaction allowed with accounts included in this special list.

14-A system according to claims 7 or 8 characterised in that the rule defining a special list is: no request for approval required in a simple payment transaction if payer's account is included in the said special list.

15-A system according to claims 7 or 8 characterised in that the rule defining a special list is: only simple payments from accounts included in the said special list shall be rejected.

16-A system according to claims 7 or 8 characterised in that the rule defining a special list is: no simple payment transaction shall be sent to accounts included in said special list.

17-A system according to claims 7 or 8 characterised in that the rule defining a special list is: no payment request from accounts included in said special list shall be accepted.

18-A system according to claims 7 or 8 characterised in that the rule defining a special list is a combination of at least two of the rules included in claims 13 to 17.

19-A system that enables financial transactions through wireless communication network characterised in that the Financial Transaction Account number of a subscriber can be read

automatically by another subscriber with an automatic reading method and/or device.

20-A system according to claim 19 characterised in that the Financial Transaction Account number is printed in a barcode format on a card.

21-A system according to claim 19 characterised in that the Financial Transaction Account number is printed in a barcode format on a sticker affixed on the mobile handset or the connectable electronic device.

22-A system according to claim 19 characterised in that the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through the Infrared interface.

23-A system according to claim 19 characterised in that the Financial Transaction Account number is stored in a contactless electronic microcircuit, and can be read by a contactless reader.

24-A system according to claim 19 characterised in that the Financial Transaction Account number is stored in the Subscriber Identity Module which has a contactless interface which can be read by a contactless reader.

25-A system according to claim 19 characterised in that the Financial Transaction Account number is sent to the other subscriber's mobile handset or connectable electronic device through a short range radio interface like Bluetooth or WiFi.

26-A Payment Request method in a system that enables financial transactions through wireless communication network characterised in that when displaying the request on the payer's mobile handset or connectable electronic device, the name or the brand of the payee is displayed instead of the payee's account number.

27-A Payment Request method in a system that enables financial transactions through wireless communication network characterised in that when displaying the request on the payer's mobile handset or connectable electronic device, the logo of the payee or an image chosen by the payee is displayed instead of the payee's account number.

28-A Payment Request method in a system that enables financial transactions through wireless communication network characterised in that when displaying the request on the payer's mobile handset or connectable electronic device, an audible message is broadcast by the payer's handset.